issuing one or more electronic tokens from the vendor to the user without requiring communication with a financial institution, and adding the one or more electronic tokens issued by the vendor to the user account;

providing products and services that may be purchased through the vendor, wherein prices for the products and services are listed in units of electronic tokens;

permitting the user to select a subset of the products and services for purchase;

computing a total price for the selected subset of the products and services in units of electronic tokens; and

if the user account contains electronic tokens having a value equal to or greater than the total price, permitting the user to purchase the selected subset of the products and services without requiring the user to disclose personal information to the vendor, and subtracting the total price from the user account.

27. (Amended) A server operated by a vendor that provides products for sale or rental through a network, the server comprising:

2

a network interface through which the server communicates with a user over the network;

a database;

a memory;

a processor that executes software stored in the memory, the software including one or more programmed routines, the programmed routines comprising:

a registration routine that opens a user account in the database for the user;

an electronic token sale routine that issues one or more electronic tokens from the vendor to the user without requiring communication with a financial institution, and adds the one or more electronic tokens to the user account;

a display routine that displays the prices of the products in units of electronic tokens;

a selection routine that permits the user to select a subset of the products for purchase without disclosing personal information to the vendor, a total price of the subset of the products being computed in units of electronic tokens; and

a purchase routine that determines if the user account contains electronic tokens having a value equal to